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ABSTRACT

The purpose of this booklet is to inform young people of their rights when they become 18 and to help them recognize and avoid possible legal problems. Although written specifically for young people in Wisconsin, the booklet can be used by youths in any part of the United States. A summary of legal principles in effect at the time of publication is followed by sections on voting; jury duty; drinking laws; driving; contracts; employment; consumer protection; marriage, divorce, and children; criminal charges; military service; apartments; and credit. The booklet, however, does not offer legal advice, and for answers to specific questions adolescents are asked to check the sources mentioned in the booklet or to talk with a lawyer. A guide to government and community resources in Wisconsin is included. (RM)

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ON BEING 18

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On Being 18

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INTRODUCTION

This booklet focuses on the changes in legal rights and responsibilities that occur when you become 18 and are considered an adult. The purpose is to inform you of your rights and to help you recognize and avoid possible problems.

The booklet provides a summary of legal principles in effect at the time of publication. It does not offer legal advice. If you have a specific question you should check the sources mentioned in the booklet or talk with a lawyer.

GENERAL PRINCIPLES

When does a person become an "adult"? In Wisconsin, as in most states, at age 18. Each state may determine its own "age of majority."

What does it mean to become an "adult"? You then have certain new rights: to vote, make nonvoidable contracts in your own name and become completely independent. You also have certain new responsibilities and are held personally accountable for your actions.

When I reach age 18 am I automatically given all the rights of an adult? In Wisconsin the answer now is "yes", except as to drinking. Each state may set differing age limits for many situations, including the following:

voting in state and local elections
jury service
marrying without parental consent
making a contract
making a will
working for pay
obtaining a driver's license

May the "age of majority" be different for men than women? No. That would be unconstitutional sex discrimination.

Do people under 18 have any rights? Yes. That subject is not discussed in this booklet. Good sources for information on the rights of minors include the following books:

Alan Susman, **The Rights of Young People**
Alan Levine, **The Rights of Students**
American Bar Association, **Rights of Minors**

What are some of the rights you have after age 18 that you didn't have before?

to vote
to make a will
to sue in your own name
to make a contract (rent an apartment, buy a car, take out a loan) in your own name
obtain medical treatment without parental consent
to be completely independent from parental control

What are some of the responsibilities I have after age 18 that I didn't have before?

Criminal charges will be tried in adult criminal court rather than juvenile court.
Parents no longer required to support you.
You may be sued by others on contracts you made.
You're eligible for jury duty.
All males are required to register for a military draft.

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VOTING

What are the requirements for voting? You must be 18 or older, a U.S. citizen and a resident in the voting district for 10 days before the election.

Where do I vote? Your local government establishes voting locations ("polling places"), usually at a school, city hall or similar place.

Where do I register to vote? Students can register at school. High schools are required to have a person to register students. Your local government establishes other registration places.

May I vote if I have not registered before election day? Yes. You can register at the polling place on election day.

May college students vote in the city where they go to school? Yes, if they register in that city or show a change of residence from their home town. Otherwise a student's residence for voting is determined by where his or her parents vote.

May I vote if I will not be in my voting district on election day or cannot appear at the polling place? Yes, you can vote by absentee ballot after making application for an official ballot in person, by affidavit, or by an agent.

JURY DUTY

If called to serve on a jury, do I have to go? Yes, unless you are excused for some special reason. This is one of the responsibilities of being an adult.

What are the qualifications for serving on a jury? You must be 18 or older, a U.S. citizen, not so ill or disabled as to interfere with jury duty, and able to read and understand the English language.

How are people called to serve on a jury? Once a year a list of the names of potential jurors is prepared, usually from voter registration lists and drivers license records. Questionnaires are sent to those people to determine whether they are qualified. Before a jury is needed, names are chosen at random from the list and those people are notified to appear at court. This is the jury panel from which jurors are chosen.

Do all people who are in the jury panel actually serve on a jury? No. More people are chosen than will be needed because some people are automatically excluded and others might be excluded by the judge or the attorneys.

Who will a judge excuse from jury service? The judge will excuse people in the following circumstances:

- related by blood or marriage to someone involved in the case or to one of the lawyers
- has a financial interest in the case
- has formed an opinion about how the case should be decided
- has a bias or prejudice which would prevent him/her from deciding the case impartially

The judge may also excuse persons if service on the jury would cause extreme inconvenience or undue hardship or if there are other special circumstances.

Are people with certain jobs - fireman, policeman, teacher - automatically excused from jury service? No. Judges or lawyers will be excused if they request it. There are no other automatic excuses based on occupation.

May high school students over 18 serve on juries? Yes.

How are people chosen from the jury panel? Names are chosen at random from those called for jury duty. The judge and lawyers ask general questions and excuse people for the reasons discussed. Lawyers then ask questions and can ask the judge to excuse someone if there is a special reason like bias, prejudice or financial interest in the case. Each lawyer is then allowed to eliminate usually 3 people for any or no reason.

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Do people on a jury lose their salary? It depends on the employer. Employers are required to give employees time off for jury service but are not required to continue wage payments.

Are jurors paid by the county? Yes, currently $16 per day and .15 per mile.

How long can people be required to serve on a jury? Normally no more than five days within a two-year period unless more time is required for a specific case or unless local judges adopt a rule requiring a longer period, which cannot exceed 10 days within a two-year period.

DRINKING LAWS

May the state change the drinking age? Yes. Buying beer or liquor is considered a privilege rather than a right, so a state may change the drinking age. At the time this is written, President Reagan has proposed a national 21-year-old drinking law with a penalty of the loss of federal funding for state highways in states which do not adopt that age limit. This proposal is not yet law. If it becomes law, each state will have to decide whether or not to adopt a 21-year-old drinking age.

May the drinking age be different for beer and liquor? Yes. Many states have different ages.

What is the current legal drinking age in Wisconsin? 1983 Wisconsin Act 74 establishes that an "underage person" is a person who is under 19 years of age. This law is effective as of July 1, 1984. Persons who turn age 18 before July 1, 1984 will be able to continue drinking, but persons who turn age 18 after July 1, 1984 must wait until the age of 19.

Are there other differences between persons age 18 and 19? Yes, a person must be 19 to apply for an alcoholic beverage license or permit. Persons between 18 and 19 are allowed to sell alcoholic beverages on licensed premises only if they are under the immediate supervision of a licensee. Possession or consumption of liquor by underage persons in public or private is prohibited. Possession or consumption of beer by underage persons is allowed only if the person is accompanied by his or her parent, guardian or a spouse who has attained the legal drinking age.

What are some examples of violations of Wisconsin's drinking law by underage persons?

- Obtaining or attempting to obtain alcoholic beverages.
- Possession or consumption of liquor.
- Being on licensed premises without a parent, guardian or spouse who has attained the legal drinking age.
- False representation of age to obtain alcoholic beverages.
- Possession or consumption of beer without a parent, guardian or spouse who has attained the legal drinking age.
- Carrying, obtaining, making, altering, duplication or presenting a fake identification card.
- Possession of alcoholic beverages on school grounds unless permitted in writing by a school administrator at school-sponsored activities and consistent with applicable state law.

What are the penalties for violations of Wisconsin's drinking law by underage persons? A court may impose one or more of the following penalties for each violation that did not involve driving.

Violation	Forfeiture	Motor Vehicle Operating Privilege	Supervised Work Program
1st offense	Maximum $50	Suspension for 30 to 90 days	Participation
2nd offense within 12 months of 1st violation	Maximum $100	Suspension for 1 year	Participation
3rd or subsequent offense within 12 months of 2 or more violations	Maximum $150	Revocation for 2 years	Participation

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Supervised work programs consist of work for pay or uncompensated community service work administered by a county department of public welfare or a community agency. The Department of Transportation keeps records of underage alcoholic beverage law violations and penalties for at least two years.

Does Wisconsin's drinking law say anything about blood alcohol concentration for underage drivers? Yes, any underage person operating a motor vehicle with a blood alcohol concentration of more than 0.0 percent but not more than 0.10 percent will automatically be penalized with a three-month suspension of driver's license. If the underage person has 0.10 percent or greater blood alcohol concentration, the penalties cited in the driving section below will apply.

Is there anything else in the drinking law we should know about? Yes. Violations of the drinking law three months or less before your 18th birthday may be referred out of juvenile court to the District Attorney for prosecution as an adult. In addition to an ID card, a photographic driver's license issued by the Department of Transportation may be used as official identification. An underage person whose license is suspended due to a violation of the 0.0 percent - 0.10 percent blood alcohol concentration may obtain an occupational license at any time upon a first violation. The written drivers license test will include drinking-related questions.

DRIVING

Is driving a right or a privilege? It is a privilege that the state may regulate.

Do parents continue to be liable for a child's accidents after the child turns 18? Generally no, not even if they signed as a sponsor when you first obtained a license. The liability of a sponsor ends when you turn 18.

Are all drivers required to have car insurance? No, but your license will be suspended after an accident unless either: (1) you have insurance, (2) you prove at a hearing before a representative of the Commissioner of Transportation that there does not exist a reasonable possibility of a money judgment against you in a lawsuit, or (3) you make a cash security deposit in an amount specified by the Department of Transportation to cover any damages which could result from the accident for injury to personal property.

What happens if someone is stopped for drunk driving? Without making an arrest, the officer might ask you to submit to a preliminary breathalyzer test. You may refuse to take this test without revocation of your license or other penalty.

If you are arrested, the officer may request a breath, blood or urine test. **The choice is the officer's.** The officer will inform you that you are considered to have consented to the **chosen** test, that failure to submit to the test will result in revocation of your license and that you may have a test **of your choice at your expense** in addition to the one required by the officer.

If you refuse the **officer's** test, the officer will take your license. You will get a receipt that serves as a 30 day driving license. You have 10 days to request a hearing on your refusal. If you **do not** request a hearing, your license will be revoked for six months starting 30 days after your arrest **for a first refusal**.

What are the penalties for drunk driving?: For the first offense, a **forfeiture** of $150-300, a 15 percent **monetary** penalty assessment, a $150 driver improvement surcharge, license suspension of three-six months, **assessment by an alcohol agency including compliance with their treatment recommendation and six points on your driving record**.

For the second offense within 5 years, mandatory jail time of at least five days, a fine of $300-1,000, the penalty assessment, driver improvement surcharge and license revocation of six months to one year, **the alcohol assessment and compliance with treatment recommendation and six points on your driving record**.

For the third offense within 5 years, the mandatory jail time is a minimum of 30 days **and a maximum of one year**, the fine is $600-2,000 and the license revocation is one-two years. The other penalties are the same.

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What are the penalties for refusing the test requested by the officer? A first refusal will result in a six-month revocation of license and assessment by an alcohol agency including compliance with their treatment recommendation. A second refusal within five years will result in a one-year revocation of license with an assessment by the agency. A third refusal within five years will result in a two-year revocation of license with assessment by the agency.

What is an occupational license and how does one get one? If your license has been suspended or revoked you may ask the court to issue a license if you have a job and it is essential that you drive. The license will be good for limited hours, no more than 12 per day or 60 per week, and for limited areas or routes. You must provide a certificate proving that you have car insurance. Violation of the limits specified on your occupational license would result in immediate revocation of the license for a period of not more than six months.

Do the drunk driving laws apply only to cars and trucks? No, they also apply to motorcycles, snowmobiles, boats, water skis and aquaplanes.

CONTRACTS

What is a contract? Any agreement between people where each receives some benefit.

Can I make a contract before turning 18? Yes, but as a minor you could have backed out of most contracts. Adults cannot usually enforce contracts against minors. That is why your parents, or some adult, probably had to co-sign any contract you made as a minor.

What are some likely contracts I may soon be part of?

- employment contract
- loan for school or to buy a car
- installment purchase of some product
- apartment rental
- insurance
- marriage
- medical care

Do all contracts have to be in writing? No. Many contracts (employment, some apartment leases, promise to pay for medical care) are rarely in writing. Some contracts must be in writing:

- any purchase of an item costing more than $500.00
- any contract to buy or sell land

What are some of the advantages of written contracts?

- Protection against dishonesty - against lies by the other person over what you had agreed to.
- Protection against poor memories - after time people will usually have different recollections of their agreement even if there is no dishonesty.

What are some of the disadvantages of written contracts?

- Consumers are often forced to use printed form contracts which are written to favor the seller. (For example, attempting to limit warranties and saying that the customer must pay the business's legal fees if there is a lawsuit to enforce the contract.)
- Some words contained in written contracts have technical legal meanings which are unknown to most people.
- A written contract will usually control even if you thought you had a different agreement - it can be hard to dispute the terms of a written contract.
- Often neither person knows what the written contracts means - especially if it is a printed form contract.

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What are some general rules to follow when I am asked to sign a contract?

- Don't sign anything until you are sure you understand the agreement.
- Read the entire contract before signing it.
- Ask questions about anything in the contract you don't understand.
- Cross out parts of the contract that conflict with your agreement.
- Write in parts of your agreement that are not in the contract.
- Don't sign a contract if it contains any blank spaces – either fill them in or cross them out if they do not apply.
- Be concerned if someone asks you to sign a contract without reading it.
- Don't be intimidated by sales people.
- Don't be taken in by friendly sales people.
- Don't think that a printed form contract must be O.K.
- Never sign anything unless you understand why you are being asked to sign and what you are agreeing to do.
- Be sure that you get a complete, accurate, signed copy of the contract.

What can happen if I do not perform a contract — miss payments or other obligations? You can be sued. You, as a "defendant," can be required to appear before a judge or jury and are given a chance to defend against the other person's ("plaintiff's") claim against you. The judge or jury decides what the facts were and the judge decides who wins. If you do not defend, you will lose by default. If you lose, a "judgment" will exist against you. Your wages can be "garnished." The judgment lasts until it is paid. Interest is added to the amount of the judgment.

What can I do if I owe more money than I can pay? Some alternatives include working out agreements to pay your debts back over time, taking out a new loan to pay back existing debts and bankruptcy.

What are some of the consequences of bankruptcy? Bankruptcy is a formal court proceeding. It is quite complicated. The result is that most debts are cancelled. Debts that are not cancelled include:

- debts obtained by fraud
- taxes
- debts that were not reported to the bankruptcy court
- debts for intentional or malicious injury to people or property
- school loans

Bankruptcy can have a bad effect on your credit rating making it harder for you to obtain a loan in the future.

EMPLOYMENT

Must an employer give employees a written contract? No. Most employment contracts are verbal.

For what reasons can an employee be fired? Generally, an employer can fire someone at any time for no reason. There are exceptions. An employer may not fire or discriminate against someone based on race, sex, color or religion.

Whom should I contact if I think I have been discriminated against?

- State Department of Industry, Labor and Human Relations
  Equal Rights Division
  201 East Washington Avenue
  Madison, Wisconsin 53702

  (608) 266-6860

- Local Equal Opportunities Commission

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CONSUMER PROTECTION

What are some consumer protection laws and what do they do?

- **Truth-in-lending.** This requires disclosure of credit costs and contract provisions. It also gives you a three day right to cancel any credit sale which takes place at your residence.
- **Unsolicited credit cards.** This prohibits issuance of unsolicited credit cards and imposes a $50 ceiling on the liability of any credit card holder for unauthorized use.
- **Fair Credit Reporting Act.** Credit reporting agencies must obtain certifications from people who use credit reports, provide consumers access to credit records, provide consumers with the right to dispute information contained in the records and reinvestigate any disputed information upon the consumer's request. Credit-granting organizations are required to disclose the reasons for denial of credit.
- **F.T.C. Door-To-Door Rule.** This regulation creates a three-day rescission right for any contract on credit and for cash sales of $25 or more which take place away from the seller's regular place of business. Door-to-door contracts are required to contain a bold-faced notice of the cancellation right.
- **Equal Credit Opportunity Act.** This prohibits discrimination in the granting of credit on the basis of sex or marital status. Credit-granting organizations are prohibited from requiring the signature of a spouse on a credit application except when needed to create a valid lien.
- **Magnuson - Moss Warranty Act.** This regulates the content and consequences of warranties as they apply to consumer products costing $10 or more. A distinction is made between "full" and "limited" warranties.
- **Wisconsin Consumer Act.** This regulates rates, content of consumer credit forms, credit practices, taking of collateral and collection practices. It establishes grace periods and notice periods before a default can be claimed and prohibits self-help repossession before judgment. The remedies for violation of the Wisconsin Consumer Act depend on the nature of the violation. They include a possible right to keep the goods without paying, actual damages plus a specified amount of either $25 or $100, and actual attorneys' fees.
- **Sex and marital status discrimination.** The state prohibits discrimination in the granting of credit on the basis of sex or marital status and imposes a fine of up to $1,000 for any violation.
- State regulations have been adopted in many areas including: term paper sales, motor vehicle sales and repairs, home solicitation selling, and home improvement contracts.

What is the difference between a "full" and a "limited" warranty? Under a "full" warranty, the dealer/manufacturer is given a reasonable number of chances to fix defects but then must allow you to choose a full refund or a replacement without charge. A "full" warranty applies to anyone who owns the product during the warranty period. This is referred to as the "lemon law" because it gives protection against "lemons." Few "full" warranties are given.

The refund or replacement rights do not exist under "limited" warranties. Most warranties are "limited."

All warranties must be labeled as either "full" or "limited."

Do I have to pay for unauthorized work done by a repair shop? It depends on what you told the shop when you asked them to do the repairs. There are specific regulations dealing with car repairs.

Are warranties important? Yes, they establish your right to have defects fixed at no charge. You should always ask for a copy of the warranty. A dealer is required to give you a copy.

What if I bought a "lemon"? You might be able to cancel the purchase if you bought from a dealer. If a defect substantially impairs the value of the item, you must notify the dealer and give a reasonable number of chances to fix it. Within a reasonable time you must notify the dealer that you are canceling the purchase and must return the item without substantial change to it.

Do I have any protection after the stated warranty period ends? Maybe. There is usually an implied (unwritten) warranty created by statute that, for a reasonable time, an item purchased from a dealer will be fit for the purpose for which it was sold.

Do these warranties apply to used items? It depends. If something is sold "as is," there are no warranties. If something is purchased from someone who isn't a dealer, there are usually no warranties.

Whom should I contact if I have a consumer question?

- Consumer Protection Division of the State Department of Agriculture, Trade and Consumer Protection, 801 West Badger Road, Madison, WI, (608) 266-2225, (800) 362-3020.
- Office of Consumer Protection, Justice Department, 114 East, State Capitol, Madison, WI, (608) 266-1852, (800) 362-8189.
- Insurance Commissioner's Office, 123 West Washington Avenue, Madison, WI (608) 266-0103.
- Banking Commissioner's Office, 30 West Mifflin Street, Madison, WI, (608) 266-1621.
- Office of Consumer Affairs, Department of Health, Education & Welfare, 621 Reporters Building, Washington, D.C. 20201, (202) 755-8020. (This is a clearinghouse of consumer complaints. It makes referrals to appropriate state or federal agencies.)
- Federal Information Center, Milwaukee, WI (414) 271-2273.
- Local Chamber of Commerce.
- District Attorney's Office. (They will probably only become involved in cases where there was fraud or other criminal conduct.)
- Local Small Claims Court.

Also, see Guide, pps. 13-15.

MARRIAGE, DIVORCE & CHILDREN

When can a person marry without parents' consent? At age 18.

What is the youngest age at which a person can marry with parents' consent? Sixteen. The parental consent must be in writing. Even with consent of your parents, you may not marry legally in the State of Wisconsin if you are less than 16 years of age. This requirement cannot be waived under any conditions.

What can happen if we lie about our ages to get married? If either person is under 16 at the time of marriage, there is no marriage. It is void. If either person is between 16 and 18 and does not have parental consent, the marriage is voidable. In other words, the underage person may obtain an annulment of the marriage.

Is marriage a contract? Yes. It is a contract between the man and woman. State law creates the relationship and describes the consequences of divorce or other marital problems.

How does one get a marriage license? You apply to the county clerk where one of you has resided for at least 30 days and pay the application fee. Unless you pay an extra fee, it will take 5 days to get the license. The license lasts 30 days.

What is required for a valid marriage?

- a valid marriage license
- an authorized official (generally a clergyman, judge or family court commissioner)
- two competent adult witnesses
- mutual declarations by the people being married that they take each other as husband and wife.

In a marriage, who has to provide support? Both husband and wife have an obligation to provide for the support of the other and of all minor children. Either spouse may be held liable for necessities furnished to the other, or to minor children.

Does a non-working spouse have any share in the family's income or assets? Currently, no. During a marriage, assets and income may be controlled by the person who earned the money or bought the asset. Recent legislation known as the Marital Property Act, 1983 Wisconsin Act 196, will become effective as law in Wisconsin on January 1, 1986. The changes in law resulting from this act are not fully described in this booklet. After January 1, 1986, however, all property of spouses is presumed to be "Marital Property" and each spouse owns 50 percent of the Marital Property, including income.

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What happens in a divorce? A judge will consider child custody, child support, financial maintenance of either spouse and property division. As a general rule, all assets are divided equally, without regard to alleged marital misconduct.

What are the grounds for divorce? There is now only one ground — that the marriage is irretrievably broken. This is often called "no fault" divorce because "fault" is not an issue.

Can a father be required to support a child of his if he is not married? Yes. A father can be sued by the child, the child's mother or a child support agency. A wage assignment can be obtained that will automatically deduct the support amount from the father's paycheck.

What if a man denies that he is a child's father? A paternity action can be started by the child, the child's mother or a child support agency. If the man can not afford a lawyer, one will be appointed for him. He has the right to require blood tests. Very accurate blood tests now exist. **The question of paternity can be settled by a paternity agreement.** If the question is not settled, a trial will be held to determine who is the child's father.

May a parent's rights be terminated? Yes. A court may terminate parental rights for the following reasons: abandonment, a continuing need of protection or services for the child, a continuing parental disability, a continuing court ordered denial of visitation rights, repeated abuse, or a failure to assume parental responsibility. In addition, parental rights could be terminated if a court finds you to be delinquent, to have violated civil laws or ordinances, or to be in need of protective services.

What does termination mean? Termination of parental rights means that all rights, powers, privileges, immunities, duties and obligations existing between a parent and child are forever ended pursuant to a court order.

Does an abused spouse have to start a divorce action to get assistance from the courts? No. If you are abused, you can get a restraining order from the court if either you or your children are in immediate physical danger. The order restrains your spouse from coming onto your premises or from contacting you. Informal help is also available. Check your Yellow Pages under "Social Services Organizations" for battered wives or spouse abuse groups or call this statewide referral number: 1-608-255-0539.

What kind of protection can an abused spouse receive from a court while a divorce action is pending? The court can order the parties not to interfere with each other's personal liberty or freedom. For instance, the court might order one spouse to leave the home for a short time. Anyone disobeying such an order can be fined, jailed or both.

Can an abused spouse have a criminal complaint pursued against the offending spouse? Yes. If you are abused, immediately call the police or district attorney's office. Get hospital treatment and keep records of injuries, witnesses, police officers and medical attendants. Get copies of medical reports.

Can an abused spouse bring an action for personal injuries against the offending spouse? Yes. To do so a civil action must be started. You should see an attorney to discuss the sufficiency of evidence, the facts which must be proven and the amount of damages or other remedies you could obtain.

CRIMINAL CHARGES

If someone is arrested for a criminal offense, what does he or she have a right to expect from the arresting officer(s)? If arrested, you can expect to be searched for weapons by the police and taken to a police station. You will be advised of your rights under the United States Constitution, in what is commonly called your Miranda warnings. As soon as you request an attorney, the police are not supposed to question you further. Important rights to remember are the right not to talk to the police and the right to have an attorney present. If you cannot afford an attorney, the court will appoint one for you.

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What basic things should a person remember if arrested? You should remember your right to have an attorney present. Once you have identified yourself, you may refuse to make any statement or discuss the case with anyone. On the other hand, you may choose to answer questions, sign papers or take tests. However, any information you give voluntarily can be used as evidence against you in court. Law enforcement officers cannot force or threaten you into answering questions and cannot offer leniency in exchange for any written or oral statements.

How soon after an arrest must that person appear before a judge? After you are arrested and processed, an "initial appearance" before a judge must occur within a reasonable time. This is usually within 24 hours unless your arrest took place over a weekend, when the initial appearance usually occurs the following Monday.

What does it mean to be released on bail? Bail is designed to guarantee your appearance in court. The court will require a specific amount of money to be deposited with the clerk of courts. Sometimes the court allows deposit of a bond or title to a vehicle or home. Usually a member of the family must obtain the funds, deposit the money and then show the receipt in order to get you released.

What if a person cannot afford to hire an attorney? The first thing to tell the court at your initial appearance is that you wish to speak to someone from the Public Defender's Office. Generally, the court will postpone your case and provide you with the address and telephone number of the local public defender.

MILITARY SERVICE

Who is required to register for the draft? Every male citizen of the United States born after January 1, 1963, who has attained his 18th birthday, must register with the Selective Service. This is known as military draft registration.

At what age can a person enlist in the Armed Forces? At 17 with parental consent. Without parental consent, at age 18 to 35.

How do I register? After your 18th birthday you are required to go to a local post office and fill out a form giving your name, address, sex, birthdate and social security number. Physical examinations will not be conducted and classifications will not be issued when you register.

Will draft cards be issued when I register? No. If a draft occurs, you will be notified by Western Union mailgram. The mailgram will order you to report for a physical examination and processing. It will also provide information on possible exemptions and deferments.

APARTMENTS

What are a property owner's rights in an apartment? A property owner has the right to set the amount of rent, set rules for occupancy, collect for damages to the property and sell the rental unit (if there is a written lease it continues to its expiration date).

What are the tenants' rights? A tenant has the right to use the rental unit in accordance with the rules, occupy the rental unit without unjust interference by the landlord, and expect the property to be kept in reasonably good repair.

Is there anything I should do before renting a property? You should see the unit you rent, note its condition, report any need for painting/cleaning/repairing, be sure you want to rent the place, and understand that rental of the unit in the condition it is in when you rent it without further agreement as to repairs, etc. means that the landlord must do nothing more as he is not responsible for any defects unless they violate health or building codes.

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What is a lease and what should it state? A lease is an agreement between you and the landlord. It may or may not be in writing. A written lease is good protection because it prevents any change in rental conditions such as an increase in rent during the term of the lease. Before you sign the lease, read it carefully, do not leave any blank spaces unfilled, make sure you understand its terms, make sure all additional conditions or promises not included in the lease form presented to you are written on the lease or a paper attached to the lease, and make sure you understand who pays for such things as utilities, gas, electricity, water, garbage and the like. Make sure you keep an exact copy of the original lease signed by both yourself and the owner.

Must a lease be written to be enforceable? No, unless the lease is for longer than one year.

What are the advantages to having a written lease?

- You will have a better idea of all of your rights and obligations.
- You will have protection against dishonesty.
- You will have protection against poor memories.

What are the disadvantages of a written lease?

- Printed form leases usually favor the landlord.
- The lease could change some of the rules that would otherwise favor the tenant.

What is a security deposit, how much money is it usually and what is it used for? It is an amount of money (often equal to one month's rent, but it can be any amount) which the landlord holds as security against property damages, unclean conditions and unpaid rent.

A written lease usually outlines the way a security deposit will be handled and what a tenant should do to have it returned.

Check local ordinances; they might regulate security deposits.

Do I earn interest on a security deposit? Generally no, but this is something you should consider asking for.

What can I do to make sure I get back my security deposit? When you move into the rental, list any damages, necessary repairs, and the general cleanliness of the unit. Have this dated and signed by the landlord and give him a photocopy. Keep the original. When you move, repair any damage you caused and clean the unit. Then, show your list to the owner.

In a monthly lease can I end the lease by just leaving at the end of a month? No. You must usually give notice at least 28 days notice before the end of a rental period.

If I sign a lease with three friends and they move out, do I have to pay the full rent or only my 1/4 share? It depends on what the lease says. You will probably have to pay the full rent. You would then have a claim against your friends and could sue them.

If I break a lease, what amount can I be sued for? You can probably be sued for all unpaid rent, for any physical damage including unusual cleaning expenses, for advertising expenses and other costs of rerenting the apartment, and perhaps for the landlord's attorney's fees if the written lease provides for that.

Should I have renter's insurance? Probably. The landlord's insurance will likely cover only the building, not your possessions. Renter's insurance is relatively inexpensive.

How does a landlord terminate a tenancy for nonpayment of rent? If you do not pay rent when due, a landlord may give you a notice to either pay or leave within five days. The five-day notice allows you to pay the rent due and continue to live on the premises. If the landlord gives you a 14-day notice, you must leave within 14 days. A 14-day notice does not give you the right to pay the rent and continue to stay in the premises.

Under what circumstances can a landlord enter my premises? A landlord may enter your premises at reasonable times to inspect, make repairs or show them to prospective tenants. The landlord may enter only with 12 hours notice or without notice in unusual situations to preserve or protect the premises. Any other such entry may be a trespass. Violations are enforced by the Wisconsin Department of Agriculture, Trade and Consumer Protection.

What can I do if a landlord refuses to make repairs to the premises? The landlord's general duty, unless the lease specifies otherwise, is to keep the premises in a "reasonable state of repair." However, if the cost of repair is minor in relation to the rent, it may be your responsibility to fix the problem. Building code violations can be reported to your local building inspector without fear of being evicted. When conditions are so bad as to make the premises "uninhabitable," you should consult an attorney about possible claims against the landlord and whether you can move out and avoid further rent.

CREDIT

How do I get a good credit rating? There are a number of ways, including: maintaining a savings account, buying low priced items on time, getting a job and using credit cards. A credit rating is intended to measure your ability to repay a debt. This can be established by a past record of completing payments or by indications of a stable income or other sources of money.

How long does it take to clear up a bad credit report? It depends on the seriousness of the past problems and the amount and purpose for the new loan. Credit reporting agencies often seem to want references on loans and employment for the past 5 years. Even a past bad credit rating can probably be avoided if the collateral for the present loan is sufficient.

What's collateral? Collateral is anything which has value that can be given as security for a loan. The lender wants to identify property which has a value at least equal to the amount of the loan so that the property can be used to pay back the debt if you are unable to repay the loan.

What if I buy a T.V. or stereo on installments and have problems getting it fixed? If the store refuses to fix the set, can I refuse to make payments? It depends. You can probably stop payment if the financing was arranged at the store. If you obtained outside financing, then your payments would probably have to continue.

If I buy something with a high interest rate loan and later have money to pay off the loan, must I pay the entire amount of interest which would have been due over the term of the original contract? No. A consumer has a right to prepay a loan at any time without penalty.

Can a purchase contract say that if I don't pay, the store can automatically get its money from my wages? No. Wage garnishment can occur only after a lawsuit and a judgment.

Can the purchase contract say that if I default, I agree to assign my wages to the store? Yes, but there are limitations on wage assignment. They can be canceled at any time by you, and they have a limited term of generally no more than 1 year.

Can a lender have different rules for making loans to women than to men? No. It is unlawful for any creditor to discriminate against any applicant on the basis of sex or marital status. Lenders may only make distinctions based on the applicant's credit-worthiness. A married person who does not have an outside job might have problems obtaining a loan unless that person has sufficient collateral to provide as security for the loan. If the person's spouse has an established credit rating, the spouse could guarantee the loan or provide other security which would support the loan.

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Subject Matter	State Agency	Telephone No.
Advertising	Agriculture/Trade/Consumer Protection	800-362-3020
	Consumer Protection Justice Dept.	800-362-8189
Automobile		
Adv.-False	Dept. of Motor Vehicles (Dealers)	608-266-1425
Child Seats	Dept. of Transportation	608-266-1972
		608-266-1826
Dealers-Salesmen	Dept. of Motor Vehicles Transportation	608-266-1425
Leasing	Agriculture/Trade Consumer Protection	800-362-3020
Repairs	Agriculture/Trade Consumer Protection	800-362-3020
Banking		
FDIC Hotline	(Federal)	800-424-5488
	Commissioner	608-266-1621
Bingo	Regulation & Licensing	608-266-2775
Blind, Services to	Dept. of Health & Social Services	608-266-5600
Books and Magazines	Agriculture/Trade/Consumer Protection	800-362-3020
Pornography	County District Attorney	—
Charities		
Registration	Regulation & Licensing	608-266-0829
Fraud-misrep.	Consumer Protection Justice Dept.	800-362-8189
Chemicals - Dangerous	Agriculture/Trade/Consumer Protection	800-362-3020
Child Care		
Abuse or Neglect	Dept. of Health & Soc. Serv.-Comm. Serv.	608-267-7732
Adoption Search	Dept. of Health & Soc. Serv.-Comm. Serv.	608-266-7163
Day Care	Dept. of Health & Soc. Serv.-Comm. Serv.	608-266-8200
Nursery-Preschool	Dept. of Health & Soc. Serv.-Comm. Serv.	608-249-0441
Clubs - Books	Agriculture/Trade/Consumer Protection	800-362-3020
Contests	Consumer Protection Justice Dept.	800-362-8189
Computer Billing	Consumer Protection Justice Dept.	800-362-8189
Coupons & Coupon Books	Agriculture/Trade/Consumer Protection	800-362-3020
Credit Cards		
Fraud	Consumer Protection Justice Dept.	800-362-8189
Loss & Credit Practices	Banking Commissioner	608-266-1621
Credit Unions	Credit Unions	608-266-0438
Direct Selling		
Door to door	Agriculture/Trade/Consumer Protection	800-362-3020
Drivers Safety Schools	Transportation-Dept. of Motor Vehicles	608-266-1449
Employment	Dept. of Ind., Labor & Human Relations Equal Rights	608-266-6860
Figure Salons	Agriculture/Trade/Consumer Protection	800-362-3020
Finance Companies	Banking	608-266-1621
Food	Agriculture/Trade/Consumer Protection	608-266-7243
Fuels-Emergency Needs	County Emergency Government Office	
Games of Chance		
Grocery Store Games	Agriculture/Trade/Consumer Protection	800-362-3020
Lotteries	Consumer Protection Justice Dept.	800-362-8189
Garages-Auto Repair	Agriculture/Trade/Consumer Protection	800-362-3020
Gas-Diluted	Dept. of Ind., Labor & Human Relations	608-266-8981
Price Posting	Agriculture/Trade/Consumer Protection	800-362-3020

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Subject Matter	State Agency	Telephone No.
Health Products	Agriculture/Trade/Consumer Protection	800-362-3020
Hotels & Motels		
Cleanliness	Dept. Health & Soc. Serv. - Health	608-266-2835
Unfair Trade	Agriculture/Trade/Consumer Protection	800-362-3020
Advertising	Consumer Protection Justice Dept.	800-362-8189
Housing		
Landlord/Tenant	Agriculture/Trade/Consumer Protection	800-362-3020
Low Income Weatherization	Div. of State Energy	608-266-8234
Insurance	Insurance Commissioner	608-266-0103
Credit Insurance	Banking	608-266-1621
Fraud-Code Violation	Insurance Commissioner	608-266-0103
Insurance-Info		
Property-Casualty	Insurance Information Center	800-362-3839
Medicaid Fraud	Consumer Protection Justice Dept.	800-362-8189
Natural Resources	Dept. of Natural Resources	608-266-2621
Nursing Homes	Ombudsman	608-266-3944
Refund & Return Policies	Agriculture/Trade/Consumer Protection	800-362-3020
Savings & Loan Assn.		
State Chartered	Savings & Loan	608-266-1821
Telephone		
Costs & Services	Public Service Commission	608-266-2001
Solicitation	Agriculture/Trade/Consumer Protection	800-362-3020
Television		
Safety	Agriculture/Trade/Consumer Protection	800-362-3020
Unordered Merchandise	Agriculture/Trade/Consumer Protection	800-362-3020
Utilities		
Biling, Disc-etc.	Public Service Commission	608-266-2001
Citizen Util. Brd.	Citizens Utility Board	608-251-3322

Professionals		Telephone No.
Accounts	Regulation & Licensing	608-266-3020
Land Surveyors	Regulation & Licensing	608-266-1397
Dentists	Regulation & Licensing	608-266-1396
Doctors	Regulation & Licensing	608-266-2811
	State Medical Society	800-362-9080
Nurses	Regulation & Licensing	608-266-3735
Pharmacists	Regulation & Licensing	608-266-8794
Psychologists	Regulation & Licensing	608-266-0729
Real Estate Brokers	Regulation & Licensing	608-266-5450
Veterinarians	Regulation & Licensing	608-266-1626
Judges	Judicial Commission	608-266-7637
Attorneys	Board of Professional Responsibility	
	Madison Milwaukee Racine	414-224-4623
	Fee Arbitration	
	Madison	608-257-3838
	Milwaukee	414-271-3833

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Other Sources of Assistance

Legislative Hotline	800-362-9696
Tax Information	
Federal	
IRS	800-424-1040
State	
Income	608-266-2772
Inheritance & Gift	608-266-1231
General Property	608-266-1187
Legal Services for low-income persons	
Legal Action of Wisconsin	
Columbia-Dane-Dodge-Green-Jefferson-Rock	800-362-3904
Milwaukee-Waukesha	414-278-7722
Racine-Kenosha-Walworth	414-654-0114
Legal Services of Northeastern Wisconsin	
Manitowoc-Ozaukee-Sheboygan-Washington	414-452-2077
Brown-Calumet-Door-Kewaunee-Outagamie	414-432-4645
Adams-Fond du Lac-Green Lake-Marquette-Waushara-Winnebago	414-233-6521
Legal Services of Western Wisconsin	
Grant-Iowa-Lafayette-Richland-Sauk	608-935-2741
Buffalo-Crawford-Jackson-Juneau-LaCrosse-Monroe-Trempeleau	608-785-2809
Judicare	
All other counties	800-472-1638
Legal Aid Society of Milwaukee	
Milwaukee	414-[illegible]5-0600
Civil Legal Services	
Racine	414-637-1341
Public Defender Offices	608-266-3440
Civil Liberties	
Milwaukee—207 E. Buffalo, #325	414-272-4032
Victim & Witness Support Program - Dane	608-266-4211
State Supreme Court Clerk	608-266-1880
Court of Appeals Clerk-Madison	608-266-1880
Crime Victim Compensation	800-362-3020
U.S. Dept. of Housing & Urban Development	414-291-3214
Health & Social Services-Bureau of Children, Youth & Families	608-266-3036
Health & Social Services-Div. of Corrections	608-266-2471
U.S. Immigration & Naturalization	414-291-3565
Milwaukee Underground Switchboard	414-271-3123
Milwaukee Welfare Advocacy Center	414-931-8330
Dept. of Natural Resources	608-266-2621
State Dept. of Vital Records	608-266-1371
U.S. Dept. of Labor-Pension & Profit Sharing Plans	612-349-3715
U.S. Commissioner of Patents & Trademarks	703-557-3080
State Securities Commissioner	608-266-8557
Uniform Commercial Code-Sec. of State	608-266-3087
Unemployment Compensation-Dept. Ind. Labor & Hum. Rel.	608-266-2722
Worker's Compensation-Dept. Ind. Labor & Human Rel.	608-266-1340
First Call for Help (Dane County General Information)	608-246-4357
Board on Aging and Long Term Care	608-266-8944

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